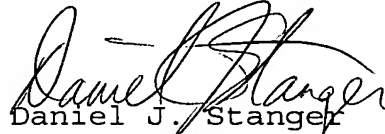## IN THE CLAIMS

Cancel claims 2-9, without prejudice or disclaimer.

REMARKS

Applicants request entry of the foregoing amendment.

The Applicants intend to replace claim 1 with new claims. Claim 1 had been retained to obtain a filing date. The Applicants' representative requests a telephone call from the Examiner if the application comes up for examination before the Examiner has received the new claims.

Respectfully submitted,

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Date: February 28, 2002

MARKED UP COPY OF THE ABSTRACT OF THE DISCLOSURE

An electronic money system of a token and value mixed type [including]includes an electronic money card of a type in which a token type for preferentially paying the coin money and paying the bill money when a coin money balance is insufficient for payment, and for recording issuance numbers of bills paid/received in a transaction history in a memory area of the electronic money card. [and an]An automatic transaction machine (ATM) [for reading]reads, from an electronic money card, issuance number of bills for deposit and an issuance number of an invalid bill, and [transmitting]transmits the numbers to a computer of a bank.

MARKED UP COPY OF THE SPECIFICATION

Page 1, the first full paragraph, lines 2-9, the marked up paragraph is as follows:

The present invention relates to an electronic money card and an apparatus handling an electronic money card, and in particular, to an electronic money card of an electronic money type in which a token type and a value type are mixed [and], to an electronic money system handling the electronic money card, and to an apparatus for use with the electronic money card in the electronic money system.

Page 1, the second full paragraph, lines 10-18, the marked up paragraph is as follows:

[Attentions have]Attention has been recently attracted to [an] electronic commerce (EC). In such commercial systems, an electronic money system using an IC card is [to] about to be put to practice in which electronic money can be used in a store existing on a network such as the Internet and an actual store. Electronic money systems using IC cards are classified into systems of "closed loop type" and "open loop type" on one hand and into those of "token type" and "value type" on the other hand.

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Pages 1 and 2, the paragraph bridging these pages from page 1, line 19 to page 2, line 22, the marked up paragraph is as follows:

One of the problems associated with practical uses of such electronic money systems of the IC card type is prevention of money laundering for money illegally gained. ("Money laundering" is conducted so that any traces of the dubious money are erased and the money is beyond the reach of the police.) In the electronic money system of the closed loop type, when a [transactions]transaction is achieved by a store and a financial institution or facility such as a bank with an electronic money card, personal transaction history recorded in the electronic money cards is transferred to a computer of the bank. Since personal information is accumulated in the bank, there exists a fear of invasion of privacy. Moreover, a large volume of transaction history is transmitted via terminal devices and automatic transaction machines of stores and a network to the computer of the bank, to be accumulated as transaction history in a recording apparatus of the computer. Consequently, there arises a problem of increase in cost for communication, processing, and accumulation of information. In the electronic money system of

the open loop type, the personal history is not acquired by the computer of the bank when a transaction is achieved by an electronic money card. Therefore, the invasion of privacy is prevented and the problems related to the communication, processing, and accumulation cost can be avoided. However, there also remains the problem of how to trace the electronic money transported for the money laundering.

Page 4, the first full paragraph, lines 3-25, the marked up paragraph is as follows:

In accordance with the present invention, there is provided an electronic money card of a token and value mixed type. In the electronic money card, there are stored issuance numbers of [a]relatively large denomination bills and the balance of coins as a value amount. When the coin balance is equal to or more than the transaction amount, the coins are preferentially used for the payment. When the coin balance is [insuficient]insufficient, bills are used therefor. For a remaining amount of a transaction for which the coin balance and the bills are not appropriately used for the payment, a bill is changed into a value amount of coins and used for the payment. Additionally, in accordance with the present invention, there is provided an electronic money transporting

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apparatus or transporter to handle the electronic money card

of the token and value mixed type. From an electronic money

card of a payer, the transporter receives an issuance number

of a bill and/or a value amount of coins and then passes the

number and the value amount to an electronic card of a

recipient. The card of the recipient stores the received

number in an internal storage thereof and adds the value

amount of coins to the coin balance.

    Pages 4 and 5, the paragraph bridging these pages from

page 4, line 26 to page 5, line 17, the marked up paragraph is

as follows:

    Furthermore, when a bill is changed into a value amount

of coins in an electronic card, the issuance number of the

bill thus changed is recorded as an invalid bill in the

electronic card. In this case, the invalid bill is also used

as a clue or lead to trace the transported electronic money.

In a transaction achieved by an electronic money card with a

financial facility, an automatic transaction machine (ATM)

receives a card identifier (ID) and an issuance number of the

invalid bill from the electronic money card during a

depositing or withdrawing operation and then transmits the

card ID and the issuance number to a computer of the financial

facility.   Particularly, in the money depositing operation,
the ATM receives an issuance number of a bill deposited from
the electronic money card and transmits the number to the
computer.   On receiving the issuance number of the deposited
bill and the issuance number of the invalid bill, the ATM
[and] then stores the card ID and the received issuance
numbers in a storage with a correspondence established
therebetween.

     Page 7, the first full paragraph, lines 1-7, the marked
up paragraph is as follows:

     Fig. 2C is a flowchart showing a processing flow of an
electronic money card 3 of a recipient and the money
transporter 2 (after the flow of Fig. 2A) in the embodiment.

     Fig. 3 is a flowchart showing a flow of processing in
which an issuance number of a bill is transmitted to be
accumulated in an electronic card/a computer 5 of a bank in
the embodiment; and

     Pages 7 and 8, the paragraph bridging these pages from
page 7, line 16 to page 8, line 18, the marked up paragraph is
as follows:

Fig. 1 shows in a schematic diagram a data layout of an
electronic money card and a flow of electronic money and data.
Number 1 indicates an electronic money card of a payer. The
card 1 includes a central processing unit (CPU), an
input/output interface unit, and a memory as a data area.
Stored in the data area are a card ID, an electronic money
balance, a coin balance, bills, transaction history, and an
invalid bill. The electronic money balance is obtained as a
total of the coin balance and a balance of bills. For the
bills, there are stored issuance numbers of all bills of the
payer. Assume that the bills have only one face or
denomination value, e.g., 10,000 yen. The transaction history
includes transaction history of receipt and payment of money.
In the history, a receipt/payment code represents a
receipt/payment transaction. A transaction card ID indicates
a card ID of an electronic money card of a partner of the
transaction. A coin/bill code discriminates a receipt/payment
transaction achieved by use of coins or bills. As to a
value/issuance number, when the coin/bill code indicates
"coin", the transaction amount is recorded in terms of a value
amount, and when the coin/bill code indicates "bill", the
transaction amount is recorded in terms of a bill issuance
number. In a transaction [hystory]history, records

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corresponding to [hystories]histories are present by
considering the information above as one record. Stored in
the invalid bill field are a bill issuance number of each bill
which [have]has been changed into coins and thereby becomes
invalid at this point of time.

Pages 8 and 9, the paragraph bridging these pages from
page 8, line 19 to page 9, line 13, the marked up paragraph is
as follows:

Numeral 3 represents an electronic money card of a
recipient. The card 3 is substantially equal to the card 1 of
the payer in the hardware and software constitution, but only
different in situation in the transaction. Numeral 2 denotes
a money transporting apparatus or transporter such as a point-
of-sale terminal device or unit, an electronic purse, or a
server on a network. The transporter 2 includes a CPU, a
memory, and an input/output interface. The transporter 2
communicates with the card 1 of the payer via the input/output
interfaces thereof to [receives]receive information therefrom
and [stores]store the information in its memory. Thereafter,
the CPU of transporter 2 sends information from the memory to
the card 3 of the recipient via the input/output interfaces
thereof. Numeral 11 indicates a flow of electronic money from

the card 1 of the payer to the card 3 of the recipient.

Number 12 designates a flow of information which indicates the

card ID of a partner of the transaction, recipient/payment

code, and [that] transaction amount [are] communicated between

the transporter 2 and the electronic money card 1 of a payer

and the electronic money card 3 of a recipient, respectively.

Pages 9 and 10, the paragraph bridging these pages from

page 9, line 14 to page 10, line 7, the marked up paragraph is

as follows:

Numeral 5 indicates a computer (or a file thereof) of a

financial facility such as a bank. The card has a data layout

equal to that of the card 1 of the payer from the card ID up

to the transaction history. In an invalid bill field, there

are recorded the <u>respective</u> IDs [respectively] of the cards 1

and 3 and the issuance numbers of invalid bills. Numeral 4

indicates an automatic transaction apparatus (ATM) installed

in a financial facility. In this concept of ATM, there is

included a banking terminal unit on the Internet. The ATM

includes a device to receive, as an input thereto, information

from the cards 1 and 3. Numeral 14 indicates a flow of

electronic money to indicate how the electronic money is

transported between the cards 1 and 3 and the computer 5 of

the financial facility. Numeral 13 denotes a flow of

information to indicate how the card ID of a partner of the

transaction, the bills deposited, and an invalid bill are

transmitted from the cards 1 and 3 to the computer 5. When

the financial facility adopts an outsourcing system in which

the banking operations are to be carried out by a computer

center of another firm, the computer 5 indicates a computer of

the firm.

     Page 10, the first full paragraph, lines 8-25, the marked

up paragraph is as follows:

     Figs. 2A to 2C show in flowcharts a flow of processing in

the card 1 of the payer, the money transporter 2, and the card

3 of the recipient. The transporter 2 transmits the obtained

items including the card ID of the card 3, the receipt/payment

code = payment code, and the transaction amount to the card 1

(step 21). The card 1 receives [these]this information (step

22) and then refers to the electronic money balance and the

coin balance in the data area (step 23). If the electronic

money balance is less than the transaction amount (no in step

24), the card 1 notifies the condition of impossibility of

payment to the transporter 2 (step 25). The transporter 2

responsively displays the impossibility of payment on its

display device (step 26) and terminates the processing. If the

electronic money balance is equal to or more than the

transaction amount (yes in step 24), the card 1 checks to

determine whether or not the coin balance is equal to or more

than the transaction amount (step 27).

Pages 11 and 12, the paragraph bridging these pages from

page 11, line 20 to page 12, line 20, the marked up paragraph

is as follows:

If the coin balance is less than the transaction amount

(no in step 27), the transaction amount is divided by the face

value of the bill. The quotient is set as the number of bills

for the payment and the remainder is assumed as the

transaction balance (step 34). When the number of bills is

other than zero, the issuance numbers of the pertinent bills

are acquired for the payment from the data area (step 35) to

be notified to the transporter 2. Thereafter, the

[numbers]number of bills paid [are]is deleted from the data

area (step 36). The transporter 2 then receives the bills

(issuance numbers; step 37) and then records the transaction

history for each issuance number of bills, i.e., [the records]

equal to the number of bills paid. The coin/bill code records

the "bill code" and the value/issuance number records the

issuance number of each bill paid (step 38). If the number of

bills is zero, steps 35 to 38 are skipped. A check is then

made to determine whether or not the coin balance is equal to

or more than the transaction balance (step 39). If the coin

balance is equal to or more than the transaction balance (yes

in step 39), the process goes to step 29. However, when the

transaction balance is zero, steps 30, 31, and 33 are skipped.

If the coin balance is less than the transaction balance (no

in step 39), the process goes to processing of step 41 (Fig.

2B) to change the bill into coins. When the number of bills

is zero, the result of step 39 usually becomes "no", since the

result of determination of step 39 is the same as that of step

27.

Pages 12 and 13, the paragraph bridging these pages from

page 12, line 21 to page 13, line 5, the marked up paragraph

is as follows:

In Fig. 2B, the card 1 of the payer adds the bill amount

to the coin balance to create the (new) coin balance. The

obtained balance is written in the data area for the update

thereof (step 41) and then one bill (issuance number) is

obtained from the data area (step 42). Subsequently, the bill

(issuance number) is additionally [registored] registered in

the invalid bill field of the data area (step 43). The

issuance number of the bill taken out is deleted from the data

area (step 44) and then the process goes to step 29. Although

step 42 is to be executed before steps 43 and 44, the position

thereof in the program may be changed only if this condition

is satisfied.

Pages 13 and 14, the paragraph bridging these pages from

page 13, line 6 to page 14, line 10, the marked up paragraph

is as follows:

In Fig. 2C, the transporter 2 checks to determine whether

or not the transaction amount is equal to the total amount of

the coins and bills received from card 1 of the payer (step

51). If these amounts match each other, the transporter 2

sends the card ID of the card 1, the receipt/payment code (=

receipt code), and the transaction amount to the card 3 of the

recipient (step 52). On receiving these items (step 53), the

card 3 refers to the electronic money balance and the coin

balance in the data area (step 54). In the payment of

electronic money, when the bills (issuance numbers of the

bills for payment) and/or coins (the value amount) are sent

from the transporter 2 (step 55), the card 3 receives the

electronic money (step 56). If there [exists] exist coins, the

card 3 adds the value amount received to the coin balance to
generate the (new) coin balance. The new coin balance is
written in the data area to thereby update the data area (step
57) and then one record of transaction history is written in
the area (step 58). In the transaction history, the
receipt/payment code is set to "receipt code", the transaction
ID is "card ID received from the transporter 2", the coin/bill
code is set to "coin code", and the value amount/issuance
number field includes the received value amount. Next, if
there [exits]exists a bill, the issuance numbers of the bills
received are registered to the data area (step 59). For each
issuance number of a bill, one record is written as
transaction history in the area (step 60). Finally, the
transaction amount is added to the electronic money balance to
create the (new) electric money balance. The resultant
balance is written in the data area for the update thereof
(step 61) and then the processing is terminated. Steps 57 to
60 may be executed in any sequence.

     Page 14, the first full paragraph, lines 11-17, the
marked up paragraph is as follows:

     As described above, the electronic money card 1 of the
payer automatically selects a combination of "coins" and

"bills" in accordance with the amount of payment to

[executes] execute a procedure for payment. However, it is

unnecessary for the user to pay attention to the combination

of "coins" and "bills" selected for the payment.

Pages 15 and 16, the paragraph bridging these pages from

page 15, line 18 to page 16, line 1, the marked up paragraph

is as follows:

Fig. 4 shows in a flowchart a flow of processing to trace

money [undergone the money laundering] that has been laundered.

In accordance with an objective issuance number of bill, the

computer of the bank retrieves the transaction history and an

invalid bill in the external storage (step 81). When a bill

having the issuance number is detected (yes in step 82), the

transaction card ID is displayed on the display unit (step

83). Using as a clue the possessor of the card ID, the police

can check the transaction history in the data area of each

money card to thereby find [out a suspect] suspected

laundered [of the] money [laundering] in accordance with the

final card ID thus retrieved.